**Privacy Statement – How We Use and Protect Personal Information**

Pursuant to Section 503 of the Gramm-Leach-Bliley Act, all financial institutions must provide notice of privacy policies and practices at least annually. Kerntke Otto McGlone Wealth Management Group’s Privacy Statement is listed below.

**How We Use and Protect Personal Information**

At Kerntke Otto McGlone Wealth Management Group, protecting your privacy is very important. We value your trust and we want you to understand what information we collect, how we protect it, and how we use it. We treat personal information – nonpublic information that identifies you – with respect, and in accordance with this privacy policy.

**Information We May Collect**

We may obtain information, much of which comes directly from you, to provide you with products and services you have requested and, as we deem appropriate, to determine your eligibility for products or services. We may collect identification and contact information, as well as transaction and investment experience information from applications, transactions with others and us, and from outside companies.

**Examples of the Sources and Types of Information We May Collect Include**

* Information about the products and services you purchase through us, including copies of applications, registration forms, or other forms, containing your name, address, telephone number, social security number, email address, investment objectives, income assets, employment information, and accounts with others;
* Information regarding your brokerage and/or investment advisory transaction history with us, our service providers, such as clearing firms, mutual fund companies, insurance companies, or other companies that provide you with financial products or services including your former broker/dealer or its registered representatives, your current registered representative and their affiliated business.
* Information that other companies who assist us in marketing our own products and services or products we offer jointly with other financial institutions may have, such as your name, address, and telephone number.
* Information under the USA Patriot Act enacted by the United States Treasury Department and Congress to combat Terrorism. (Investor notification is available upon request.)

**Information We May Disclose and To Whom We May Disclose Information**

Kerntke Otto McGlone Wealth Management Group does not disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services.

* We may disclose all the personal information we collect, as described above, to our staff, affiliates, representatives, their affiliated businesses, insurance companies, brokers, banks, broker/dealers and investment advisors that provide services to you on our behalf, in the following types of situations:
* Providing administrative, customer assistance, clearing, operational, or other services;
* Preparing, printing and delivering portfolio management performance reports, confirmation statements, and other documents;
* Maintaining or developing software for us; and a financial institution (such as banks, investment advisors, or securities firms) with which we have joint marketing arrangements to jointly endorse or offer financial products or services. Kerntke Otto McGlone Wealth Management Group will not sell your personal and confidential information to unaffiliated third parties.
* Third party asset managers with whom we have relationships for the management of customer accounts;
* State, Federal, and other regulatory and self-regulatory authorities as required by law or regulation;

**Privacy Disclosure Regarding Text Messaging (SMS)**

SMS opt-in consent or phone numbers collected for SMS purposes will NOT be shared with third parties or affiliates for marketing purposes.

* **Consent for SMS Communication**: A statement confirming that information obtained as part of the SMS consent process will not be shared with third parties.
* **Conversational SMS Communications**: A clear description of the types of SMS communications a customer might receive. This should include examples such as:
* *Customers and Guests*: Updates regarding orders, deliveries, or other relevant information.
* *Job Applicants*: Information about application status, onboarding materials, or other employment-related updates.
* **Standard Messaging Disclosures**: Include standard message disclosures:
* "Message and data rates may apply. You can opt-out at any time by texting 'STOP.'

**Disclosure for Artificial Intelligence (AI)**

Please be aware that KOM is leveraging artificial intelligence (AI) assistance for dictation, transcription, and note taking.

**Assisted Phone System** Our phone service provides a recorded notification at the beginning of each call if dictation and/or AI is being utilized. By continuing with the call, you acknowledge and consent to the use of AI technology for assistance, and you accept the inherent limitations and risks of such a system.

**Assisted Web Meeting System** Kerntke Otto McGlone Wealth Management Group (KOM) may utilize AI assistance for dictation, notes, and action items. When joining a web meeting with KOM, please be informed that by participating, you are consenting to the use of artificial intelligence (AI) to assist with dictation, transcription, and other language-related tasks during each session.

**Assisted In Person Meetings** Kerntke Otto McGlone Wealth Management Group (KOM) may utilize AI assistance for dictation, notes, and action items during in person meetings. Please be informed that by participating, you are consenting to the use of artificial intelligence (AI) to assist with dictation, transcription, and other language-related tasks during each session.

**How AI Assistance Works:**

* Our AI system(s) processes your voice input to provide transcription, assist with language processing, and improve your overall experience.
* The AI is designed to enhance the accuracy of your requests and responses by converting spoken words into text, assisting with language translation, and more.

**Data Usage & Privacy:**

* Your audio data and any resulting text may be processed to deliver AI-assisted services, and may be stored temporarily or analyzed to improve system performance.
* We take steps to protect your privacy and confidentiality, but please be mindful that some data may be processed by third-party AI systems, which may not always guarantee complete privacy.
* Avoid sharing sensitive personal or confidential information over the phone system, as AI systems are not equipped to handle such data securely.

**Accuracy & Limitations:**

* While our AI is designed to be highly accurate, there may be occasional misinterpretations or transcription errors. We recommend reviewing any text or responses generated by the system for accuracy before taking further action.
* The AI system may not always capture the full context or nuances of human speech and may not provide perfect transcriptions in all cases.

If you have any questions or concerns, please contact us.

**Disclosures Permitted By Law**

We may also disclose all the information we collect as permitted or required by law. For example, we may disclose information to law enforcement agencies or insurance and securities regulatory agencies.

**Opting out of the Third-Party Disclosure**

If you do not want Kerntke Otto McGlone to share your information (other than as prescribed by law) with any non-affiliated third parties, including the Rep/Advisor servicing your account when he or she leaves us to join another firm, you may contact our compliance department by calling our toll-free number 866-441-3503.